WHAT IS CLAIMED IS:

1. A method for buying and selling lotteries wherein a consumer system, a vendor system, and a credit company system is connected via computer network system, comprising the steps of:

    transmitting a consumer input data having at least one real-time economic variable index to a vendor's system;

    receiving said data from the consumer and creating a consumer record at said vendor's system;

    judging a prize winning by comparing a confirmed economic variable index with the data of the consumer record after lapse of a predetermined time period, and performing an allotment according to the result of said comparison; and

    the vendor's system transmitting the result of said allotment to a credit company system.

2. The method as claimed in claim 1, wherein the vendor's system judges the prize winning when the confirmed economic variable index coincides with the data of the consumer record.

3. The method as claimed in claim 1 or 2, wherein the data of the consumer record and the confirmed economic variable index include at least two economic variable indexes.

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4.   The method as claimed in claim 3, wherein the vendor's system compares at least two confirmed economic variable indexes with the data of the consumer record, respectively, and differently perform the allotment according to the number of coincidence obtained as a result of said comparison.

5.   The method as claimed in claim 3, wherein if at least two confirmed economic variable indexes do not coincide with the data of the consumer record in all as a result of comparison, the vendor's system judges no prize winning, and adds up a corresponding amount of allotment.

6.   The method as claimed in claim 1 or 2, further comprising the step of the vendor's system comparing the confirmed economic variable index with the corresponding data of the consumer record, respectively, and if they do not coincide with one another, the vendor's system judging the data most approximate to the confirmed economic variable index to be the prize winning.

7.   The method as claimed in claim 1, wherein the vendor's system calculates deviation value obtained by comparing the confirmed economic variable index with the data of the consumer record, and stores the result of said calculation.

8.   The method as claimed in claim 1 or 7, further comprising the steps of the vendor's system calculating an accumulated value of the deviation value for a predetermined time period, and differently performing the allotment in the order of the accumulated value, starting from the smallest value.

9.   The method as claimed in claim 1 or 7, further comprising the step of the vendor's system calculating an accumulated value of the deviation value for a predetermined time period, and if the accumulated value is less than a predetermined value, the vender's system judging the prize winning and performing the allotment.

10.   The method as claimed in claim 1, further comprising the step of the vendor's system performs a uniform allotment if the number of lottery purchase of the consumer coincides with a predetermined number.

11.   The method as claimed in claim 1, wherein the transmission of the consumer's data to the vendor's system is performed by connection with a wire phone or cellular phone.

12.   The method as claimed in claim 1, wherein the real-time economic variable index is one among a stock price index, Nasdaq index, exchange rate, and future index.